

Information to identify the case:		
Debtor 1:	<u>Everaldo DeSouza</u>	Social Security number or ITIN: xxx-xx-4379
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Joy DeSouza</u>	Social Security number or ITIN: xxx-xx-4427
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 5/21/24
Case number:	24-15137-SLM	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Everaldo DeSouza	Joy DeSouza
2. All other names used in the last 8 years		
3. Address	155 Race Street Elizabeth, NJ 07202	155 Race Street Elizabeth, NJ 07202
4. Debtor's attorney Name and address	Donald C. Goins Goins & Goins, L.L.C. 323 Washington Avenue Elizabeth, NJ 07202	Contact phone 908-351-1984 Email: dcfgoins1@gmail.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 5/22/24

For more information, see page 2

In re:
Everaldo DeSouza
Joy DeSouza
Debtors

Case No. 24-15137-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 22, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Everaldo DeSouza, Joy DeSouza, 155 Race Street, Elizabeth, NJ 07202-3215
520265395	+ BJ'S Capital One Bank, PO Box 4069, Carol Stream, IL 60197-4069
520265396	+ Cavalry SPV, LLC, PO Box 4069, Carol Stream, IL 60197-4069
520265397	+ Child Smiles, 1124 East Jersey Street, Elizabeth, NJ 07201-2406
520265403	+ MTA Bridges & Tunnel, PO Box 15186, Albany, NY 12212-5186
520265402	+ Macy's, PO Box 71361, Philadelphia, PA 19176-1361
520265407	+ SANTANDER CARD SERVICES PROCESSING, PO Box 12646, Reading, PA 19612-2646
520265406	+ Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
520265416	++ TRINITAS REGIONAL MEDICAL CENTER, ATTN TONI LOGIUDICE, 225 WILLIAMSON STREET, ELIZABETH NJ 07202-3625 address filed with court:, Trinitas Regional Medical Center, 225 Williamson St, Elizabeth, NJ 07202-3625
520265417	+ University RadiologyGroup, LLC, PO Box 999, Yorktown Heights, NY 10598-0999

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dcgoins1@gmail.com	May 22 2024 20:36:00	Donald C. Goins, Goins & Goins, L.L.C., 323 Washington Avenue, Elizabeth, NJ 07202
tr	Email/Text: BNC@magtrustee.com	May 22 2024 20:37:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	May 22 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 22 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520265394	+ EDI: CITICORP	May 23 2024 00:24:00	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
520265398	+ EDI: CITICORP	May 23 2024 00:24:00	Citi macy's, PO Box 6167, Sioux Falls, SD 57117-6167
520265399	+ EDI: DISCOVER	May 23 2024 00:24:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
520265400	Email/Text: PBNCNotifications@perituservices.com	May 22 2024 20:36:00	Khol's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
520265401	+ EDI: SYNC	May 23 2024 00:24:00	Lowe's, PO Box 669824, Dallas, TX 75266-0781
520265403	^ MEBN	May 22 2024 20:34:08	MTA Bridges & Tunnel, PO Box 15186, Albany, NY 12212-5186
520265404	Email/Text: banko@preferredcredit.com		

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: May 22, 2024

Form ID: 309I

Total Noticed: 28

		May 22 2024 20:36:00	Preferred Credit , Inc., PO Box 809044, Chicago, IL 60680
520265405	+ Email/Text: clientservices@remexinc.com		
		May 22 2024 20:36:00	Remex, Inc., PO Box 765, Rocky Hill, NJ 08553-0765
520265408	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 22 2024 20:37:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
520265409	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 22 2024 20:36:00	Specialized Loan Servicing, 6200 S. Quebec St. Ste 300, Englewood, CO 80111-4720
520265410	+ EDI: SYNC		
		May 23 2024 00:24:00	Synchrony/MC/SYNCB, PO Box 669814, Dallas, TX 75266-0763
520265414	+ EDI: SYNC		
		May 23 2024 00:24:00	TJX Rewards Credit Card, PO Box 669818, Dallas, TX 75266-0772
520265411	+ EDI: WTRRN BANK.COM		
		May 23 2024 00:24:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
520265412	+ EDI: CITICORP		
		May 23 2024 00:24:00	The Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
520265415	+ Email/Text: bankruptcydepartment@tsico.com		
		May 22 2024 20:37:00	Transworld Systems, Ins., 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2733

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520265413	*	THE HOME DEPOT, PO Box 70600, Philadelphia, PA 19176-0600

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2024

Signature: /s/Gustava Winters